

37  
LABOURERS (IRELAND) ACTS (LOANS).

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RETURN to an Order of the Honourable The House of Commons,  
dated 11 March 1886;—for,

COPY " of a REPRESENTATION addressed to the TREASURY in 1885 by IRISH MEMBERS of PARLIAMENT requesting a Revision of the Terms applied to LOANS for the Purposes of the LABOURERS' (IRELAND) ACTS, together with COPY of a LETTER addressed by Mr. SEXTON, M.P., on the same Subject to the Treasury, and of the Treasury Reply."

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Treasury Chambers, }  
16 March 1886. }

HENRY H. FOWLER.

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(Mr. Sexton.)

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Ordered, by The House of Commons, to be Printed,  
19 March 1886.

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COPY of a REPRESENTATION addressed to the TREASURY in 1885 by IRISH MEMBERS of PARLIAMENT requesting a Revision of the Terms applied to LOANS for the purposes of the LABOURERS (IRELAND) ACTS, together with COPY of a LETTER addressed by Mr. SEXTON, M.P., on the same Subject to the Treasury, and of the Treasury Reply.

### LABOURERS' (IRELAND) ACTS.

REPRESENTATION to the Right Honourable the Lords Commissioners of Her Majesty's Treasury.

August 1885.

WE, the undersigned Irish Members of the House of Commons, earnestly urge upon the Treasury, as a measure indispensable to the adequate working of the Labourers' (Ireland) Bill, when it passes into law, the granting of loans at the lowest possible rate which can be allowed without loss to the Exchequer; and, considering the urgent need of the numerous class for whose benefit this legislation is designed, the great public interests concerned in their condition, the certainty that a large proportion of the burden must be borne by the poor rates, the excellent security for repayment of advances, and the economical machinery of collection afforded by the boards of guardians, we are strongly of opinion that the same facilities should be afforded by the Treasury for bettering the condition of the Irish labourers as are proposed in the Land Purchase (Ireland) Bill to enable tenants to buy their holdings, namely, advances repayable in 49 years by an annuity of four per cent.

(signed)

<i>Chas. S. Parnell.</i>	<i>W. P. Sinclair.</i>
<i>M. J. Kenny.</i>	<i>Thomas Lea.</i>
<i>Nicholas Lynch.</i>	<i>Wm. Finlateral.</i>
<i>T. P. O'Connor.</i>	<i>James Leaky.</i>
<i>James O'Kelly.</i>	<i>Patrick O'Brien.</i>
<i>Thomas A. Dickson.</i>	<i>Thomas Sexton.</i>
<i>Eugene Collins.</i>	<i>H. Villiers Stuart.</i>
<i>Joseph G. Biggar.</i>	<i>F. O'Beirne.</i>
<i>David Colthurst.</i>	<i>Philip Callan.</i>
<i>P. J. Power.</i>	<i>E. Dwyer Gray.</i>
<i>J. N. McKenna.</i>	<i>J. P. Nolan.</i>
<i>T. D. Sullivan.</i>	<i>William O'Brien.</i>
<i>Justin McCarthy.</i>	<i>W. H. O'Shea.</i>
<i>E. J. Lynam.</i>	<i>E. Macraghtea.</i>
<i>John Davy.</i>	<i>E. R. King-Harman.</i>
<i>Bernard C. Molloy.</i>	<i>Arthur Moore.</i>
<i>R. P. Blennerhassett.</i>	<i>The O'Gorman Mahon.</i>
<i>W. Meagher.</i>	<i>Samuel Walker.</i>
<i>Charles Dawson.</i>	<i>Charles H. Maldon.</i>
<i>Edward McMahon.</i>	<i>Maurice Brooks.</i>
<i>Edward Leamy.</i>	<i>Wm. H. O'Sullivan.</i>
<i>P. Martin.</i>	<i>T. M. Healy.</i>
<i>J. Kinnear, D.D.</i>	<i>Richard Wallace.</i>

Mr. Sexton, M.P., to the Secretary to the Treasury.

20, North Frederick-street, Dublin,  
19 August 1883.

Sir,

I beg to transmit herewith a representation, subscribed by 46 Irish Members of the House of Commons, and I request that you will be good enough to submit the same to the Lords of Her Majesty's Treasury.

The Members who have united in making this appeal represent all Irish political parties in the House. Their signatures were attached during the last few days of the Session, when most Members were absent from the House of Commons; but there is no reason to doubt that the Members who were absent are of one mind on this subject with those who have signed the Memorial; and it may be taken as expressing the wish of the entire body of the representatives of Ireland.

The object of the Memorial is to procure from the Treasury, for the purposes of the Labourers' (Ireland) Acts, advances of money on terms as good as those offered by the Land Purchase (Ireland) Act of the recent Session, to tenants, for the buying up of their holdings.

Tenants borrowing from the Treasury the means to become owners of their farms can extinguish the debt by payment of an annuity of 4*l.* per cent. for a term of 49 years.

Irish boards of guardians of the poor borrowing money from the Treasury for the purpose of providing homes and plots of land for agricultural labourers in districts where there are not houses enough, or where the labourers are living, as the Act defines, in houses "unfit for human habitation," have to repay such advances by a minimum annuity of 4*l.* 12*s.* 5*d.*, extending over 45 years.

We ask that these advances, as well as those granted under the Land Purchase Act, shall be made repayable in 49 years by a four per cent annuity, and in any less term of years than 49 (which the guardians may, in any case, prefer), by an annuity measured upon the same foundation.

From the evidence of Sir W. B. Gurdon, given before the Select Committee on the Labourers' Act of 1883, and still more from the terms inserted by the Government in the Land Purchase Act, it is clear that the course suggested by the Memorial involves no possible loss to the Exchequer.

Neither can it, I would submit, be seriously contended that the security of the Treasury under the Land Purchase Act is better than that afforded to it for advances under the Labourers' Acts to Irish boards of guardians. The contrary is obviously the fact. A loan under the Land Purchase Act is made to a private individual upon the security of a commodity which has, in recent years, been practically unsaleable in Ireland, and is, everywhere, of fluctuating value. But a loan under the Labourers' Acts is made to a public board, upon the safe and permanent security of the rates, and this is further strengthened by two stringent provisions of the Act of 1883. So far, therefore, as the terms of Treasury loans are ruled by the character of the security, it must be apparent that the boards of guardians are entitled to claim that they should be put under no disadvantage. Again, it is quite manifest, as Sir William Gurdon stated in his evidence, that the cost of collection of instalments by the Treasury is much less in the case of loans to a limited number of public boards than of those to a great number of private borrowers.

A main consideration to be taken into view, in dealing with the present question, arises from the certainty, established in evidence before the Select Committee, and unanimously affirmed in their Report, that a shilling a week, or 2*l.* 12*s.* a year, "may be practically accepted as the standard of the rent which can be charged by boards of guardians to the labourer." The average cost of the cottage and plot of land to the guardians, as was amply proved, will represent a capital outlay of not less than 100*l.*, and consequently the difference between 2*l.* 12*s.* a year and the annuity payable by the guardians for each 100*l.* to the Treasury, must fall upon the poor rates, which in many parts of Ireland are already painfully burdensome, and are paid by numbers of occupiers as poor as the labourers themselves. Under the present Treasury rule, at least 2*l.* a year for each labourer housed would be levied upon the rates. This  
certainly

certainly must be altered before the crying evils against which the Labourers' Acts have been directed can be removed, or even sensibly abated.

In view of the magnitude of the operations contemplated by the Land Purchase Act on the basis of a four per cent. annuity, I may point out to their Lordships that the substitution of like terms for those announced by the Financial Secretary (on the 6th of March last) in respect of all loans sanctioned under the Labourers' Act up to the date of the current Report, just published, of the Irish Local Government Board, namely, 118,543 £, would make a difference of only about 700 £ in the gross amount of the annual instalments to the Treasury.

Considering that the public moneys advanced under the Land Purchase Act are to find their way to the pockets of the landowners of Ireland, it would, I am bound to say, be extremely unfortunate if terms as good as those sanctioned by the Land Purchase Act were not granted for the purpose of assisting the public rates to give decent and healthy homes to the Irish labourers.

The pressing urgency of this question, and the great loss of time occasioned by the defects of the Act of 1883, lead me to request that you will, as soon as possible, obtain and communicate the decision of their Lordships on the subject.

Sir Henry Holland, M.P.,  
Financial Secretary.

I am, &c.  
(signed) Thomas Sexton.

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Mr. C. G. Barrington to Mr. Sexton, M.P.

Treasury Chambers, Whitehall, S.W.  
2 October 1885.

Sir,

I HAVE laid before the Lords Commissioners of Her Majesty's Treasury the Memorial from certain Irish Members of Parliament, forwarded in your letter of 19th August last, requesting that the terms prescribed for loans under the Act of last Session for enabling tenants to buy their holdings, may be extended to loans under the Labourers' (Ireland) Acts of 1883 and 1885.

In reply, I am to acquaint you, for the information of the memorialists, that by directions just issued to the Irish Board of Works, and which will be shortly promulgated for general information, my Lords have made most important concessions in regard to this class of loans, but that in the interests of the Exchequer it is impossible for them to go further, or to grant the request contained in the memorial.

Subject to certain conditions, and reserving full liberty of raising the rates at any time the circumstances of the money market may require it, my Lords have for the present fixed the rates of interest for loans under the Labourers' (Ireland) Acts, 1883 and 1885, at—

3½	per cent.	for loans repayable within a period not exceeding 35 years.
3½	"	" " " " " 40 "
3½	"	" " " " " 50 "

But further than this my Lords are not prepared to go, looking to the great arrear already existing in the repayment of Irish Loans, and to the fact that such arrears show a tendency to increase. The greater part of these loans is now granted on the principle of repayment by annuity, and Her Majesty's Government being so repaid, is a loser for every day that an annuity is in arrear.

T. Sexton, Esq., M.P.,  
20, North Frederick-street, Dublin.

I am, &c.  
(signed) C. G. Barrington.

LABOURERS (IRELAND) ACTS  
(10&85).

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COPY of a RESOLUTIONS addressed to the Treasury in 1864 by Isaac McCreery of Parnassus requesting a Revision of the Terms applied to Loans for the purpose of the Landed (Ireland) Acts, together with Copy of a Letter addressed by Mr. Seaton, M.P., on the same Subject to the Treasury, and of the Treasury reply.

(*Mr. Seaton.*)

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